

# Town of Saugus

HUMAN RESOURCES  
298 Central Street : Saugus, MA 01906  
Phone (781) 231-4126 / (781) 231-4142 : Fax (781) 231-5666

## HEALTH INSURANCE

Effective JULY 1, 2016

Blue Cross Blue Shield/Dental

ENROLLMENT DEADLINE IS MAY 31, 2016



**TO: ACTIVE  
EMPLOYEES  
and RETIREES  
(not eligible  
for Medicare)**

Q: Do I need to attend to renew BCBS?

A: If you are currently insured through the Town and are not making any changes, you do not need to attend nor fill out a new enrollment form. If you are making changes or are new to our program, you should attend this informational session.

Q: Do I need to attend at all?

A: I would say yes if you wish to enroll or learn more about any of the benefit programs we offer.

Q: Do I have to make a decision by the end of the session?

A: No, the deadline for enrollment is May 31st but feel free to enroll earlier if you have already made your choice.

Q: Will the Town still offer the Opt Out Program for the upcoming year?

A: Yes. Eligible employees may still qualify for a financial incentive by waiving their existing health insurance for FY17. Contact HR for more information. You must supply the appropriate paperwork before 5/15/16.

## -SAVE THE DATE-

### Informational Session for Benefit Eligible Employees



with



### ALSO IN ATTENDANCE WILL BE:

DELTA DENTAL

Aflac

Sun Life Financial



**May 9, 2016 from 3:00 p.m. to 5:00 p.m.  
at the Town Hall Auditorium**



The Town of Saugus will continue to offer 3 BCBS health insurance plan options through the MIIA Health Benefits Trust:

- HMO Blue New England Options v.4
- Blue Care Elect (PPO)
- HMO Blue New England Enhanced Value

**Come see what benefits the Town has to offer. A Representative from our insurance carriers will be in attendance to answer all your questions.**

**-BCBS/MIIA  
-Delta Dental  
-Aflac  
-Sunlife  
-Smart Plan -Retirement Services**

#### EMPLOYEE RATES per MONTH:

- HMO Blue NE Options v.4  
Individual \$69.78 · Family \$183.05  
(Percentage Split is 90% Town/10% Employee)
- BLUE CARE ELECT (PPO)  
Individual \$76.71 · Family \$201.21  
(Percentage Split is 90% Town/10% Employee)
- HMO BLUE NE ENHANCED  
Individual \$109.84 · Family \$288.13  
(Percentage Split is 85% Town/15% Employee)

\*Please note: Premiums will be adjusted based on pay schedules (weekly, bi-weekly, etc).

This session is for active benefit eligible employees, as well as retirees who are not yet enrolled in Medicare (due to age eligibility). Medicare supplemental plans will not be discussed.